

**DECLARATION OF
CYNTHIA D. STERN
EXHIBIT A**

From: Cynthia D Stern
Sent: Tuesday, August 15, 2006 1:46:58 PM
To: Lizabeth J Augustine
Subject: Re:

Thanks!
My contact info:
Home: 201-560-1149
Cell: 201-921-5989

We're going to make a great team!

Cindy Stern
Customer Retention & Cross-Sales
Customer Marketing Group
AXA Equitable
1290 Ave. of the Americas, 7th Floor
New York, NY 10104

Phone: 212-314-2906
Fax: 212-707-7478

Lizabeth J Augustine
Lizabeth.Augustine
@axa-equitable.com
08/15/2006 01:38 PM

To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable
cc:
Subject:

Cindy - I so look forward to working with you!

I will finish up on the ACIS this week/next. By end of week will give you inventory on costs of meeting folders etc.

I work from home on Thursday for the most part - do change the days as needed - Tom unable to take Megan to school, school activities etc. For the most part I will keep it consistent.

This week and next week I need to work from home on Friday. Tom needs me to be home this Friday to take Megan to camp etc. and since our staff meeting is next Thursday I am taking Friday instead. I have a Doctor's appt next Tuesday the 22 at 12:30.

I will be on vacation the week of August 28th and have scheduled Wednesday September 6th as a PTO day since it is Megan's first day of school.

I have no other scheduled vacation plans for the rest of the year.

You can always reach me as needed anytime.

Home 732 671 - 5977

Cell 201 232 - 4738

Liz

Lizabeth J. Augustine CLU
Manager, Customer Retention & Cross - Sales
Customer Marketing Group
AXA Equitable
1290 Avenue of the Americas, 7th floor, New York, NY 10104
Office: (212) 314 - 4808
Fax: (212) 707 - 7775
lizabeth.augustine@axa-equitable.com

From: Lizabeth J Augustine
Sent: Tuesday, September 12, 2006 7:46:19 AM
To: Cynthia D Stern
CC: Maud Suarez; Bernadette Cantela
Subject:

I am working from home today.

732 671 - 5977
201 232 - 4738

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From: Lizabeth J Augustine
Sent: Thursday, September 21, 2006 4:07:19 PM
To: Cynthia D Stern
Subject:

Cindy I am here tomorrow so let me know if you need anything - I do have an ear doctor appt. at 2 tomorrow here in the city so maybe I can hear completely again - so please let me know what you need tomorrow/Monday.

Just an fyi I am taking a PTO day for Megan's best friend's birthday Friday 10/27 big party at American Girl so I hope this is okay with our timeline dates - let me know if there is an issue.

Once I see the system from Wilde etc. I can fill in those instructions more completely.

Thanks

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lizabeth.augustine@axa-equitable.com

From: Lizabeth J Augustine
Sent: Tuesday, September 26, 2006 9:36:28 AM
To: Cynthia D Stern
Subject:

I am working from home today let me know what you need.

732 671 - 5977
201 232 - 4738

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lizabeth.augustine@axa-equitable.com

From: Elizabeth J Augustine
Sent: Tuesday, October 10, 2006 1:44:31 PM
To: Cynthia D Stern
Subject: Re: Agent follow-up

Cindy I need to leave right now to take Megan to the doctor - her right side is hurting and she is vomiting bile - hope it is a bug and not appendicitis need to get going - will try to change my voice mail - hopefully all will be well will let you know tonight.

Lizabeth J. Augustine CLU
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Cynthia D Stern
cynthia.stern
@axa-financial.com
10/10/2006 01:19 PM

To: Lizabeth J Augustine/NY/AXA-Financial/Equitable@AXA-Equitable
cc:
Subject: Agent follow-up

Liz-

The 4 FPs on the attached list excluded more clients than they included. I just want to confirm with them that that is what they intended (and they didn't misinterpret the directions and instead mark the clients that they want included).

Can you follow up with them?
Thanks.

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From: Elizabeth J Augustine
Sent: Tuesday, October 17, 2006 10:58:59 AM
To: Bernadette Cantela
CC: Cynthia D Stern
Subject: Re: Attendance - Week of October 2 and 9

wfh Tuesday 10/3.
wfh Tuesday 10/10
1/2 pto 10/10 - 1/2 pto 10/11

Liz

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lizabeth.augustine@axa-equitable.com

From: Bernadette Cantela
Sent: Friday, October 20, 2006 3:24:42 PM
To: Elizabeth J Augustine
Subject: Re: Attendance - Week of October 2 and 9 - Please clarify

Liz, please see the dates you reported below. You have WFH Tuesday, Oct. 10 then you list 1/2 PTO for the same day?

B.

Elizabeth J Augustine
Elizabeth.Augustine
@axa-equitable.com
10/17/2006 10:58 AM

To: Bernadette Cantela/NY/AXA-Financial/Equitable@AXA-
Equitable
cc: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable
Subject: Re: Attendance - Week of October 2 and 9

wfh Tuesday 10/3.
wfh Tuesday 10/10
1/2 pto 10/10 - 1/2 pto 10/13

Liz

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lizbeth.augustine@axa-equitable.com



To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable
cc:
Subject:

Cindy I have a dentist appt. today at 2pm - if Jim has the guide ready for Frank today great - if not it will just be next week.

Enjoy your vacation I will let Jeanne know my schedule next week.

Liz

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Cindy Stern
AXA Equitable

From: Lizabeth J Augustine
Sent: Thursday, November 16, 2006 4:06:56 PM
To: Cynthia D Stern
Subject:

Cindy I will be in tomorrow - I will be working from home next Tuesday my FOB should work will check it tonight for the 3rd time...

Next Wed. I am out we are driving to Ohio for Thanksgiving - PTO day is on the calendar.

Let me know if you need anything - I will be doing the Education Funding letters tomorrow - Client Meeting Folder etc.

Have a wonderful Thanksgiving!

Liz

Lizabeth J. Augustine CLU
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